

## **I. AMENDMENTS TO THE CLAIMS**

1. (Currently amended) A system for providing ~~financial payment~~ negotiation advice to a customer service representative to negotiate with an individual delinquent on a debt obligation, the negotiation advice regarding alternative payment options specifically tailored to ~~an~~ the individual's economic situation, said system comprising:

an interactive user application running on a computer, said computer having a display operatively connected to said computer;

a first graphical user interface (GUI) displayed on said display of said computer, said first GUI comprising one or more descriptive icons, said descriptive icons representing one or more financial situations;

a second GUI displayed on said display of said computer based on selection of one of said descriptive icons, said second GUI comprising one or more questions related to strategies for addressing the financial situation represented by the selected one of said descriptive icons;

and

a processor, said processor operative to generate ~~financial payment~~ negotiation advice in response to selection of answers to said one or more questions that most closely correspond to a particular financial situation, said advice related to alternative payment options most suitable to said particular financial situation and displayed on said display.

2. (Original) The system of claim 1 wherein said computer operates within a network, said network comprising a plurality of file servers, said file servers comprising a plurality of databases.

3. (Currently amended) The system of claim 1 wherein said ~~system is operable to~~

~~generate advice on negotiation strategies regarding said individual's economic situation~~ advice  
includes advice for interacting with ~~said~~ an individual in said particular financial situation.

4. (Currently amended) The system of claim 1 wherein said second GUI ~~comprises~~  
~~at least one of predetermined questions and~~ displays predetermined answers to said  
~~predetermined one or more~~ questions.

5. (Currently amended) The system of claim 1 wherein said second GUI further  
comprises a ~~window~~ panel for displaying said advice ~~together with~~ and a panel for displaying  
said questions.

6. (Currently amended) The system of claim 1 wherein said second GUI further  
comprises ~~one or more descriptive icons~~ buttons for selecting said answers.

7. (Previously amended) The system of claim 1 wherein said second GUI comprises  
means for specifying the type of said advice generated by said system.

8. (Currently amended) In a computer system comprising a CPU, RAM and a  
display, a method of providing ~~financial payment~~ negotiation advice to a customer service  
representative to negotiate with an individual delinquent on a debt obligation, the negotiation  
advice regarding alternative payment options specifically tailored to ~~an~~ the individual's  
economic situation, comprising the steps of:

retrieving said individual's account information;

displaying said account information on a first graphical user interface (GUI) on said display;

retrieving strategy data in response to the selection of a descriptive icon, said descriptive icon representing one financial situation, said strategy data addressing said one financial situation, where said descriptive icon is displayed as part of said first GUI;

displaying, after the selection of said descriptive icon, a second GUI on said display ~~said second GUI comprising~~, where one or more questions corresponding to said strategy data are displayed as part of said second GUI;

~~processing answers to questions generated by said system in response to said selection of said descriptive icon, said questions related to said financial situation;~~

retrieving ~~financial payment~~ negotiation advice data related to said selected answers to said questions that most closely correspond to said economic situation; and

displaying said ~~financial payment~~ negotiation advice on said display, said negotiation advice related to alternative payment options most suitable to said economic situation.

9. (Currently amended) The method of claim 8 ~~further comprising the step of generating advice on wherein said~~ negotiation strategies regarding said individual's economic situation ~~for advice includes advice for~~ interacting with said individual.

10. (Currently amended) The method of claim 8 ~~further comprising the step of displaying said advice together with wherein multiple answers to each of~~ said questions are displayed as part of said second GUI.

11. (Currently amended) A method for ~~providing financial payment advice~~  
~~specifically tailored to an individual's economic situation~~ negotiating with an individual  
delinquent on a debt obligation, comprising the steps of:

obtaining information related to said ~~individual's financial account~~ individual from an  
advice generation system;

ascertaining circumstances of said individual's economic situation;

classifying said individual's economic situation; by selecting a descriptive icon, ~~said~~  
~~descriptive icon~~ representing ~~one financial~~ said individual's economic situation, ~~where said~~ from  
a plurality of descriptive icon is icons displayed on a first graphical user interface (GUI)  
~~displayed on a display of a computer~~ of said advice generation system;

~~obtaining answers~~ ascertaining further circumstances of said individual's economic  
situation related to questions ~~offered in response to said selection of said descriptive icon~~, ~~said~~  
~~questions~~ displayed on ~~said first~~ a second GUI ~~where said questions are related to said financial~~  
~~situation~~ of said advice generation system;

inputting ~~said~~ answers to said questions to said advice generation system; and

~~requesting financial payment~~ receiving negotiation advice ~~based on at least said answers~~  
~~to said questions~~ related to alternative payment options most suitable to said individual's  
economic situation.

12. (Currently amended) The method of claim 11 further comprising the step of  
specifying the type of said advice ~~generated by~~ to receive from said advice generation system.

13. (Currently amended) A system running an interactive user application for

providing ~~financial payment~~ negotiation advice to a customer service representative to negotiate with an individual delinquent on a debt obligation, the negotiation advice regarding alternative payment options specifically tailored to ~~an~~ the individual's economic situation, said system comprising:

~~an interactive user application running on a computer;~~ ~~said computer having~~

a display operatively connected to said computer;

a storage device operatively connected to said computer;

an input device operatively connected to said computer;

a first graphical user interface (GUI) displayed on said display ~~of~~ by said computer, said first GUI comprising displaying information from said storage device, said first GUI displaying one or more descriptive icons selectable with said input device, said descriptive icons each representing one or more a general financial situations situation; and

~~means for inputting into said system information specific to said individual based on selection of one of said one or more descriptive icons;~~

~~means for generating financial payment advice based at least in part on said information specific to said individual; and~~

~~means for displaying said advice~~

a second GUI displayed on said display by said computer based on input from said input device, said second GUI displaying one or more questions related to strategies for addressing the particular general financial situation represented by a selected one of said descriptive icons, said second GUI further displaying negotiation advice in response to a selection of answers to said one or more questions, said negotiation advice related to alternative payment options most suitable to said particular general financial situation and to a particular specific financial

situation corresponding to said selection of answers.

14. (Currently amended) The system of claim 13 ~~further comprising means for~~  
~~generating wherein said negotiation~~ advice ~~on negotiation strategies regarding said individual's~~  
~~economic situation~~ includes advice for interacting with said ~~an~~ individual in said particular  
specific financial situation.

15. (Currently amended) The system of claim 13 ~~further comprising means for~~  
~~specifying wherein said computer receives from said input device a selection of~~ the type of said  
advice ~~generated by said system~~ to be displayed by said second GUI.

16. (Canceled)